## WHAT IS CLAIMED IS:

1. A method for defining a web page, the method comprising the steps of:

subdividing the web page into two or more panels, where each panel is a fixed portion of the web page;

defining one or more inserts for each panel, each insert renderable to produce HTML code for the corresponding panel.

- 2. A method as recited in claim 1, wherein each panel is sized for display on a targeted personal data assistant (PDA).
- 3. A method as recited in claim 2, wherein each panel is sized so that a series of panels may be simultaneously viewed on a standard sized computer display.
- 4. A method as recited in claim 1, wherein the inserts are defined to include secure content.
- 5. A method as recited in claim 1, wherein at least some of the inserts are region-specific.
- 6. A method as recited in claim 1, wherein at least some 25 of the inserts are user-specific.

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7. A method for responding to a request for a web page, the method comprising the steps of:

retrieving a profile corresponding the user requesting the web page;

retrieving a definition corresponding to the requested web page, the definition describing the location of one more panels included in the web page;

selecting panels for the web page based on the definition and the profile;

rendering the selected panels to produce HTML code for the web page; and

returning the HTML code.

- 8. A method as recited in claim 7, wherein each panel is sized for display on a targeted personal data assistant (PDA).
- 9. A method as recited in claim 8, wherein each panel is sized so that a series of panels may be simultaneously viewed on a standard sized computer display.
- 10. A method as recited in claim 7, wherein the inserts are defined to include secure content.
- 11. A method as recited in claim 7, wherein at least some 25 of the inserts are region-specific.

- 12. A method as recited in claim 7, wherein at least some of the inserts are user-specific.
- 13. A method for defining a web page, the method comprising 5 the steps of:

subdividing the web page into two or more panels, where each panel is a fixed portion of the web page, the entire web page viewable on a standard sized computer display and each panel viewable on a targeted personal data assistant (PDA).;

defining one or more inserts for each panel, each insert renderable to produce HTML code for the corresponding panel.

- 14. A method as recited in claim 13, wherein the inserts are defined to include secure content.
- 15. A method as recited in claim 13, wherein at least some of the inserts are region-specific.
- 16. A method as recited in claim 13, wherein at least some of the inserts are user-specific.
- 17. A data storage medium having machine-readable code stored thereon, the machine-readable code comprising instructions executable by an array of logic elements, the instructions defining a method comprising the steps of:

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receiving a request for a web page;

retrieving a profile corresponding the user requesting the web page;

retrieving a definition corresponding to the requested web page, the definition describing the location of one more panels included in the web page;

selecting panels for the web page based on the definition and the profile;

rendering the selected panels to produce HTML code for the web page; and

returning the HTML code.

- 18. A data storage medium as recited in claim 17, wherein each panel is sized for display on a targeted personal data assistant (PDA).
- 19. A data storage medium as recited in claim 18, wherein each panel is sized so that a series of panels may be simultaneously viewed on a standard sized computer display.
- 20. A data storage medium as recited in claim 17, wherein the inserts are defined to include secure content.
- 21. A data storage medium as recited in claim 17, wherein at least some of the inserts are region-specific.

22. A data storage medium as recited in claim 17, wherein at least some of the inserts are user-specific.